


EXHIBIT F

Your monthly mortgage statement

 To obtain information about your account:
 Visit: www.MortgageQuestions.com
 Call toll free: 1-800-449-8767
 Fax: 1-856-917-8300


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 NATALIE A CASCI
 24 CEDARWOOD LN
 HOPKINTON, RI 02832-2305

Statement Date: 10/16/2017

Account Information	
Property Address	24 CEDARWOOD LANE HOPKINTON, RI 02832
Outstanding Principal Balance (not payoff amount)	\$305,148.66
Current Interest Rate	2.0000%
Prepayment Penalty	No
Escrow Balance	\$48,371.59
Suspense Balance	\$0.00

Past Payments Breakdown		
	Paid Last Month	Paid Year to Date
Principal	\$0.00	\$2,123.20
Interest	\$0.00	\$509.86
Escrow (Taxes and Insurance)	\$0.00	\$1,960.50
Fees	\$0.00	\$0.00
Partial Payment (Unapplied)*	\$0.00	\$0.00
Total	\$0.00	\$4,593.56

 Loan number: 0039528831
 Payment Due Date: 11/1/2017
Amount Due: \$171,939.04
If payment is received after 11/16/2017, a \$85.30 late fee will be charged.

Explanation of Amount Due	
Principal	\$668.23
Interest	\$1,036.15
Escrow (for Taxes and Insurance)	\$702.08
Optional Products/Other	\$0.00
Regular Monthly Payment	\$2,408.46
Total New Fees and Charges	\$11.00
Outstanding Unpaid Late Charges, Returned Item Charges, Shortages and Other Fees	\$1,207.78
Assessed Expenses	\$2,227.39
Past Due Payment(s)	\$166,084.41
Total Amount Due	\$171,939.04

Important Messages

You are currently due for the 5-1-2011 payment.

*Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Transaction Activity		Principal (\$)	Interest (\$)	Escrow (\$)	Late Charges, Shortages & Fees (\$)	Suspense & Other (\$)	Total (\$)
Posted Date	Received/ Credited Date						
10/09		Water Tax HOPE VALLEY/WYOMING FD	\$0.00	\$0.00	-\$345.18	\$0.00	\$345.18
10/02		Auto PPTY Inspection Assessed	\$0.00	\$0.00	\$0.00	-\$11.00	\$0.00

Important Information

Please note your loan has been referred to an attorney to start foreclosure proceedings. Prior to remitting payment you MUST contact the attorney for the full reinstatement amount as the amount above may have changed. If you need information regarding the attorney assigned to your loan please contact customer service at 866-947-7729.

If you have been approved for a loss mitigation workout program, please refer to your agreement for payment details.

Tired of writing checks? Log into www.mortgagequestions.com and set up automatic payments!

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

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Payment Coupon

Complete this coupon; tear it off and return it with your check. Please write your loan number on your check and make it payable to PHH Mortgage Services.

 Loan number: 0039528831
 NATALIE A CASCI

 PHH Mortgage Services
 P O BOX 371458
 PITTSBURGH, PA 15250-7458

Payment Due Date	11/1/2017
Regular Monthly Payment	\$2,408.46
Total New Fees and Charges	\$11.00
Outstanding Unpaid Late Charges, Returned Item Charges, Shortages and Other Fees	\$1,207.78
Assessed Expenses	\$2,227.39
Past Due Payments	\$166,084.41
Total Amount Due	\$171,939.04

If you're paying more than the amount due, please tell us where you want us to apply the extra amount. If we do not receive your instructions, we'll apply the extra amount first to unpaid late charges and then to principal.

Extra principal	\$ _____
Extra escrow	\$ _____
Unpaid late charges	\$ _____
Other (specify) _____	\$ _____
Total check enclosed	\$ _____



For your information

PHH Mortgage Services will perform all servicing activities for your mortgage loan.

Pay by phone or web:

You can make your payment by phone at 1-877-729-3273 or visit the website shown on the front of this statement to make a Speedpay payment. You may also make one time additional principal payments as long as your account is current. To have your payment or additional principal post the same business day, your payment must be completed by 8:00 pm ET, Monday through Friday. Please note a fee may apply.

How we process your payment

When you provide a check as payment, you authorize us either to use the information from your check to make a one-time electronic fund transfer from your account, or to process the payment as a check transaction. When we use information from your check to make an electronic fund transfer, funds may be withdrawn from your account as soon as the same day we receive your payment, and you will not receive your check back from your financial institution. If you would like to opt out of this program or if you have any questions, please call us at the phone number shown on the front of this statement.

Can I pay additional principal at any time?

Yes. Additional principal payments can be deducted with your Direct Debit monthly payment from your designated checking or savings account. The payment coupon on your statement also allows you to indicate an additional principal payment with your monthly payment.

You can also make a one-time additional principal payment by mailing a check to:

Payment Processing
PO Box 371458
Pittsburgh, PA 15250-7458

Please make sure to put both your account number and indicate "Principal Only" in the memo section of your check. Your account must be current in order to make an additional principal payment.

Receipt and Crediting of Payments

Payments received Monday-Saturday at the address on the payment coupon provided will be credited the date of receipt if 1) in US dollars in the form of a check drawn on a US Bank, and 2) received in the envelope provided with the payment coupon enclosed. All other mailed payments are considered to be non-conforming and may not be credited for up to 5 business days. Please write your loan number on your check and do not send cash or attach your check to the payment coupon. Payments that otherwise comply with the 2 criteria stated but are received on legal holidays or on a Sunday may not be credited until the next business day.

Information about taxes

If you have an escrow account, we'll arrange with your tax authority to have your regular tax bills sent directly to us. However, some tax authorities may continue to send your regular tax bills to you directly. Your tax authority will send other types of tax bills, such as corrected, supplemental or special assessment bills, directly to you.

If you have an escrow account and you receive a tax bill, write your loan number on the bill and send it as soon as possible to:

PHH Mortgage Services
Attention: Tax Department
95 Methodist Hill Drive Suite 400
Rochester, NY 14623

For information about your escrow account, such as the date taxes were paid, the amount of taxes paid, or the property description used for tax purposes, visit the website shown on the front of this statement.

Information about hazard insurance

Under the terms of your mortgage, you must maintain a property insurance policy with the appropriate coverage and deductible amounts.

The coverage must include homeowner/fire, windstorm and earthquake coverage if required. If your home is located in a FEMA designated flood zone, you will also be required to maintain appropriate flood insurance.

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Change of name or address

If your contact information has changed, please give us the new information below.

Name (first, middle, last)

Address (number and street)

City

Home telephone
()
E-mail address

State

Business telephone
()

Suite no.

Zip Code

Extension

If you have an escrow account, the annual premiums for your hazard insurance will be paid from your escrow account. If you do not have an escrow account, you must provide us a copy of your current hazard insurance policy and payment receipt. If you do not provide us this information, we'll obtain hazard insurance at your expense. The coverage we obtain may not be comparable to a policy that you would choose.

Contact information for general insurance

Mailing address:

PHH Mortgage Services
Attention: Insurance Department P.O. Box 5954
Springfield, OH 45501-5954

Phone: 1-888-882-1855

Fax: 1-937-525-4210

Contact information for property damage and loss draft checks

Mailing address:

PHH Mortgage Services
Attention: Loss Draft Department
P.O. Box 7459 Springfield, OH 45501-7459

Phone: 1-888-882-1855

For insurance updates, visit www.mycoverageinfo.com and enter PIN CM954.

Requests for Information and Notices of Error, including Qualified Written Requests

If you wish to request information or assert an error relating to the servicing of your mortgage loan, including any Qualified Written Requests, you must use the address below and include your name, your mortgage loan account number, property address and a statement of either the information you are requesting or the error you believe has occurred:

PHH Mortgage Services
PO Box 830
Bowie, Maryland 20718

Fees

You may call us if you need copies of documents related to your mortgage. We may charge a fee for this service where permitted by law. The following is a list of fees we charge for commonly requested documents:

Loan history	\$10.00
Verification of mortgage	\$15.00
Amortization schedule	\$15.00
Copy of loan document	\$10.00
Duplicate coupon book	\$5.00

The following is a list of fees we charge for the services indicated. We may charge a fee for this service where permitted by law. Additional fees may apply for services not listed. For fee information regarding additional services, please call us.

Returned payment fee	up to \$50.00
Paying by phone or web	up to \$17.50
Priority statement fee	\$5.00 to \$20.00
Lien Release (payoff)	Up to \$83.00
Wire Fee	up to \$25.00
Demand (Payoff) Statement Fee	up to \$60.00

The fees we charge may change without notice.

Important Bankruptcy Information

If your original obligation has been discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and/or is notice of the creditor's intent to enforce a lien against the property and does not constitute a demand for payment or an attempt to impose personal liability for such obligation.

Information about Mortgage Counseling or Assistance

If you would like contact information for counseling agencies or programs in your area, call the U.S. Department of Housing and Urban Development (HUD) at 800-569-4287 or visit www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm.

Additional educational resources are available at Fannie Mae's Know Your Options website.

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Visit: www.MortgageQuestions.com
Call toll free: 1-800-449-2782
Fax: 1-856-917-8300
Loan Number: 0039528831



**** Delinquency Notice ****

You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure — the loss of your home. Your loan became delinquent 5/1/2011. As of 10/16, you are 2360 days delinquent on your mortgage loan.

Recent Account History

- Payment due on 05/01/17: Unpaid balance of \$2,408.46
- Payment due on 06/01/17: Unpaid balance of \$2,408.46
- Payment due on 07/01/17: Unpaid balance of \$2,408.46
- Payment due on 08/01/17: Unpaid balance of \$2,408.46
- Payment due on 09/01/17: Unpaid balance of \$2,408.46
- Payment due on 10/01/17: Unpaid balance of \$2,408.46
- Current payment due 11/01/17: \$2,408.46
- **Total: \$171,939.04 due. You must pay this amount to bring your loan current.**

If you are experiencing financial difficulty: See the back of page 1 of your statement for information about mortgage counseling or assistance.

The first notice or filing required by applicable law for the foreclosure process has been made.